AMENDMENT TO THE CLAIMS

[c01] (Cancel)

[c02] (Currently Amended) A method according to claim 12, further comprising extending trust-based credit to the user based upon <u>an algorithm in which the user's historical payment information, the user's historical usage information, and the user's credit card information are variables</u> ~~at least one of the user's payment history, the user's usage history, and the user's credit history~~.

[c03] (Currently Amended) A method according to claim 2, wherein extending trust-based credit to the user comprises <u>emphasizing a component of the algorithm with a weighting factor</u> ~~linearly predicting the user will pay for the requested communications service based upon at least one of the user's payment history, the user's usage history, and the user's credit history~~.

[c04] (Currently Amended) A method according to claim 12, further comprising extending trust-based credit to the user based upon ~~at least one of~~ the user's payment history, the user's usage history, and the user's credit history, wherein the trust-based credit is extended even though another service provider of another communications network may provide the communications service.

[c05] (Previously Presented) A method according to claim 12, further comprising billing the user for the communications service.

[c06] (Previously Presented) A method according to claim 12, further comprising aggregating billing charges between the other service providers of the other communications networks.

[c07] (Previously Presented) A method according to claim 12, further comprising communicating a single billing statement from a single service provider, the single billing

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statement aggregating billing charges between the other service providers of the other communications networks.

[c08]   (Previously Presented) A method according to claim 12, further comprising electronically communicating a single billing statement to the client communications device, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

[c09]   (Previously Presented) A method according to claim 12, further comprising providing the requested communications service.

[c10]   (Previously Presented) A method according to claim 12, further comprising billing a credit card for the aggregated charges.

[c11]   (Previously Presented) A method according to claim 12, further comprising allocating additional network bandwidth to fulfill the request for communications service, the allocation of additional network bandwidth based upon the user's payment history and usage history.

[c12]   (Currently Amended) A method of providing communications services, comprising:

sending a request for communications service, the request for communications service originating from a user's client device, the request for communications service communicating via a communications network to a service provider;

linearly predicting whether the user will pay on-time and in-full for the requested communications service based on a determination whether the user timely paid in-full for previous communications services;

if a determination is made that the user will pay on-time and in-full for the requested communications service, then negotiating, at the user's client device, with other

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service providers of other communications networks to fulfill the request for communications service; and

accessing a segmentation profile ~~stored in memory, the segmentation profile~~ containing user preferences for presenting billing charges from the other service providers of the other communications networks; and

if a determination is made that the user will not pay on-time and in-full for the requested communications service, then declining to fulfill the request for the communications service.

[c13]   (Currently Amended) A method of providing communications services, comprising:

receiving a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider; and

negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service;

receiving a data stream to fulfill the request;

recursively segmenting the data stream into segments, such that a characteristic of a preceding segment determines how a current segment is segmented;

when a processing service is required, then grouping together individual packets of data as a new segment, each of the individual packets in the new segment requiring the processing service;

dispersing the new segment via a network to receive the processing service;

receiving a result of the processing service;

assembling formatted data comprising the result of the processing service and at least one of the recursively segmented segments; and

communicating the formatted data to fulfill the request for communications service.

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[c14]   (Currently Amended) A method according to claim 13, wherein <u>negotiating</u> ~~permitting~~ ~~negotiation~~ with the other service providers comprises negotiating on behalf of the user associated with the client communications device.

[c15]   (Currently Amended) A computer program product comprising computer readable <u>medium</u> ~~media~~ storing processor-executable instructions for performing a method of providing communications services, the method comprising:

sending a request for communications service, the request for communications service originating from a user's client device, the request for communications service communicating via a communications network to a service provider;

<u>linearly predicting whether the user will pay on-time and in-full for the requested communications service based on a determination whether the user timely paid in-full for previous communications services;</u>

<u>if a determination is made that the user will pay on-time and in-full for the requested communications service, then</u> negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service; ~~and~~

accessing a segmentation profile ~~stored in memory, the segmentation profile~~ containing user preferences for presenting billing charges from the other service providers of the other communications networks; <u>and</u>

<u>if a determination is made that the user will not pay on-time and in-full for the requested communications service, then declining to fulfill the request for the communications service.</u>

[c16]   (Previously Presented) A method according to claim 13, further comprising extending trust-based credit to the user based upon at least one of the user's payment history, the user's usage history, and the user's credit history.

[c17]   (Previously Presented) A method according to claim 13, further comprising billing the user for the communications service.

[c18]   (Previously Presented) A method according to claim 13, further comprising aggregating billing charges between the other service providers of the other communications networks.

[c19]   (Previously Presented) A method according to claim 13, further comprising communicating a single billing statement from a single service provider, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

[c20]   (Previously Presented) A method according to claim 13, further comprising billing a credit card for the aggregated charges.

[c21]   (Currently Amended) A computer program product comprising computer readable medium ~~media~~ storing processor-executable instructions for performing a method of providing communications services, the method comprising:

receiving a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider; ~~and~~

negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service;

receiving a data stream to fulfill the request;

recursively segmenting the data stream into segments, such that a characteristic of a preceding segment determines how a current segment is segmented;

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when a processing service is required, then grouping together individual packets of data as a new segment, each of the individual packets in the new segment requiring the processing service;

dispersing the new segment via a network to receive the processing service;

receiving a result of the processing service;

assembling formatted data comprising the result of the processing service and at least one of the recursively segmented segments; and

communicating the formatted data to fulfill the request for communications service.

[c22]   (Currently Amended) A system providing communications services, comprising:

means for receiving a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider; ~~and~~

means for negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service;

means for receiving a data stream to fulfill the request;

means for recursively segmenting the data stream into segments, such that a characteristic of a preceding segment determines how a current segment is segmented;

when a processing service is required, then means for grouping together individual packets of data as a new segment, each of the individual packets in the new segment requiring the processing service;

means for dispersing the new segment via a network to receive the processing service;

means for receiving a result of the processing service;

means for assembling formatted data comprising the result of the processing service and at least one of the recursively segmented segments; and

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means for communicating the formatted data to fulfill the request for communications service.

[c23]   (Currently Amended) A system providing communications services, comprising:

means for sending a request for communications service, the request for communications service originating from a user's client device, the request for communications service communicating via a communications network to a service provider;

means for linearly predicting whether the user will pay on-time and in-full for the requested communications service based on a determination whether the user timely paid in-full for previous communications services;

if a determination is made that the user will pay on-time and in-full for the requested communications service, then means for negotiating, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service; and

means for accessing a segmentation profile stored in memory, the segmentation profile containing user preferences for presenting billing charges from the other service providers of the other communications networks; and

if a determination is made that the user will not pay on-time and in-full for the requested communications service, then means for declining to fulfill the request for the communications service.

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